

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Toyota Motor Credit Corporation

In Re:
Caryn L. Cantello,

Debtor.



Order Filed on October 29, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-26235 VFP

Adv. No.:

Hearing Date: 10/17/19 @ 8:30 a.m.

Judge: Vincent F. Papalia

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: October 29, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtor: Caryn L. Cantello

Case No: 19-26235 VFP

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, the lessor of the subject 2017 Toyota RAV4, VIN: JTMBFREVIHJ117334, Denise Carlon appearing, by way of the objection to confirmation of the Debtors' Chapter 13 plan, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esquire, attorney for Debtor and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the entire balance due under the terms of the Note will be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the total amount to be paid shall be the principal of \$14,961.68 plus 6.25% interest over the remaining 48 months of the plan for a total of \$16,948.46; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Caryn L. Cantello
Debtor

Case No. 19-26235-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db +Caryn L. Cantello, 413 Lafayette Ave., Wyckoff, NJ 07481-3008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

David L. Stevens on behalf of Debtor Caryn L. Cantello dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scura.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa S DiCerbo on behalf of Creditor LoanCare, LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Steven P. Kelly on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7